

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	Bankruptcy No. 13-70328-JAD
Kenneth B. Miller and	:	
Robin L. Miller,	:	Chapter 13
Debtors	:	
	:	Docket No.
Robin L. Miller,	:	
Movant	:	Related to Docket No. 72
	:	
vs.	:	
	:	
Antio, LLC,	:	
Adagio Health Clearfield,	:	
Ally Financial,	:	
Beneficial,	:	
Cerastes, LLC,	:	
Capital Management Services, LP:	:	
Capital One, N.A.,	:	
Clear Med Providers,	:	
Clearfield EMS, Inc.,	:	
Clearfield Hospital,	:	
Clearfield Prof Group,	:	
Dell Financial Services, LLC,	:	
Discover Bank,	:	
EIS Collections,	:	
GEICB/JCP,	:	
HSBC Card Services,	:	
HSBC Mortgage Servicing, Inc.,	:	
Holiday Financial Services,	:	
Internal Revenue Service,	:	
JPMorgan Chase Bank, N.A.,	:	
John Deere Financial,	:	
Lowe's/GEICB,	:	
Northwest Consumer Discount,	:	
OneMain Financial,	:	
PA Collection Service,	:	
PSECU,	:	
Penn Credit,	:	
Portfolio Recovery Associates,	:	
Radio Shack,	:	
RJM Acquisitions, LLC,	:	
Shipley Energy,	:	
Thomas A. Carnevale, MD,	:	
Tractor Supply,	:	
United Refining Company,	:	
Walmart Discover/GEICB,	:	
Wells Fargo Bank, N.A.,	:	
Respondents	:	
	:	
and	:	

Ronda J. Winnecour, Esquire, :  
Chapter 13 Trustee, :  
Additional Respondent :

**ORDER CONFIRMING CHAPTER 13 POST-PETITION FINANCING**

AND NOW, this 12<sup>th</sup> day of August, 2016, on consideration of the Joint-Debtor/Movant ("Movants") Motion Requesting Court Approval of Post-Petition Financing to Purchase a Motor Vehicle and to Request an Expedited Hearing Thereon (the "Motion"), after notice and hearing held in Courtroom B, First Floor Penn Traffic Building, 319 Washington Street, Johnstown, PA 15901, this date,

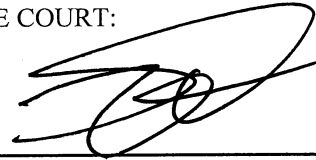
**IT IS HEREBY ORDERED, ADJUDGED AND DECREED** that the Motion is hereby granted and that movant is authorized to obtain financing to encumber the property of Movant's, that is, a 2013 Hyundai Sonata with a lien in the amount of Fourteen Thousand Six Hundred Eighty-Three Dollars and forty cents (\$14,683.40), to be repaid at a monthly rate of Three Hundred Fifty Dollars and twenty-five cents (\$350.25) per month for a term of Seventy-Two (72) Months, such indebtedness to bear interest at an annual percentage rate of 19.50%.

**IT IS FURTHER ORDERED** that within five (5) days of the date of this Order, Movant shall serve a copy of this Order on all Respondents, their attorneys, if any, and any other party appearing; and

**IT IS FURTHER ORDERED** that once the above-described transaction has been completed, any and all payments to be made to the secured creditor shall be made to the Chapter 13 Trustee and that within twenty (20) days from the date of the completion of said transaction, Movant shall file an Amended Plan providing for such payments and for the inclusion of the subject transaction in Movant's Chapter 13 Plan.

(\*) or similar  
vehicle

BY THE COURT:



JEFFERY A. DELLER  
Chief United States Bankruptcy Judge

FILED  
8/15/16 11:48 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Kenneth B Miller  
 Robin L Miller  
 Debtors

Case No. 13-70328-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jbre  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: Aug 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2016.

db/jdb  
 aty +Kenneth B Miller, Robin L Miller, 104 Beth Lane, Woodland, PA 16881-8314  
 +John D. Schlotter, Aldridge Connors, LLP, 15 Piedmont Center, 3575 Piedmont Road, NE,  
 Suite 500, Atlanta, GA 30305-1636  
 cr +Beneficial Consumer Discount Company, Aldridge Connors LLP, 3575 Piedmont Road NE Ste 500,  
 Atlanta, GA 30305-1623  
 cr JP Morgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail,  
 Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203  
 13629213 +Adagio Health Clearfield, 960 Penn Avenue, Pittsburgh, PA 15222-3812  
 13629215 +Beneficial, P.O. Box 5240, Carol Stream, IL 60197-5240  
 13712136 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 13629217 +Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083  
 13629218 +Capital One Retail Services, P.O. Box 71106, Charlotte, NC 28272-1106  
 13629219 +Chase Home Mortgage, P.O. Box 78420, Phoenix, AZ 85062-8420  
 13629220 +Clear Med Providers, P.O. Box 1260, Clearfield, PA 16830-5260  
 13629221 +Clearfield EMS, Inc., 713 West Front Street, Clearfield, PA 16830-2975  
 13629222 +Clearfield Hospital, P.O. Box 992, Clearfield, PA 16830-0992  
 13629223 +Clearfield Prof Group, 820 Turnpike Avenue, Clearfield, PA 16830-1233  
 13639629 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
 PO Box 10390, Greenville, SC 29603-0390)  
 13629226 +ETS Collections, P.O. Box 1730, Reynoldsburg, OH 43068-8730  
 13629229 +HSBC Card Services, P.O. Box 71104, Charlotte, NC 28272-1104  
 13658089 +HSBC MORTGAGE SERVICING, INC., POST OFFICE BOX 21188, EAGAN, MINNESOTA 55121-0188  
 13708598 +JPMorgan Chase Bank, National Association, Chase Home Finance, LLC, Attn: OH4-7302,  
 3415 Vision Drive, Columbus, OH 43219-6009  
 13629231 +John Deere Financial, P.O. Box 4450, Carol Stream, IL 60197-4450  
 13629233 +Northwest Consumer Discount Company, 16 North Second Street, P.O. Box 432,  
 Clearfield, PA 16830-0432  
 13629234 +OneMain Financial, 280 Commons Drive, Du Bois, PA 15801-3808  
 13629235 +PA Collection Service, P.O. Box 893, Washington, PA 15301-0893  
 13629236 +Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988  
 13629238 +Radio Shack, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 13629240 +Thomas A. Carnevale, MD, 807 Turnpike Avenue, Clearfield, PA 16830-1239  
 13629241 #+Tractor Supply, Attn: Customer Service, 200 Powell Place, Brentwood, TN 37027-7514  
 13629242 +United Refining Company, P.O. Box 599, Warren, PA 16365-0599  
 13648259 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438  
 13629244 +Wells Fargo financial Cards, P.O. Box 660041, Dallas, TX 75266-0041

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Aug 16 2016 08:08:24 Capital One, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
 13690748 +E-mail/Text: bncmail@w-legal.com Aug 16 2016 08:09:01 ANTIO, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13659497 E-mail/Text: ally@ebn.phinsolutions.com Aug 16 2016 08:08:24 Ally Financial,  
 PO Box 130424, Roseville, MN 55113-0004  
 13629214 +E-mail/Text: ally@ebn.phinsolutions.com Aug 16 2016 08:08:24 Ally Financial,  
 200 Renaissance Center, Detroit, MI 48243-1300  
 13671173 +E-mail/Text: bncmail@w-legal.com Aug 16 2016 08:09:01 CERASTES, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13629216 +E-mail/Text: cms-bk@cms-collect.com Aug 16 2016 08:08:31 Capital Management Services, LP,  
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
 13718103 +E-mail/Text: bnc@bass-associates.com Aug 16 2016 08:08:24 Capital One, N.A.,  
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 13629225 +E-mail/Text: mrdiscen@discover.com Aug 16 2016 08:08:25 Discover, P.O. Box 71084,  
 Charlotte, NC 28272-1084  
 13636306 E-mail/Text: mrdiscen@discover.com Aug 16 2016 08:08:25 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13629227 +E-mail/PDF: gecsedirecoverycorp.com Aug 16 2016 01:29:17 GECRB/JCP, P.O. Box 960090,  
 Orlando, FL 32896-0090  
 13629230 E-mail/Text: cio.bncmail@irs.gov Aug 16 2016 08:08:29 Internal Revenue Service,  
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346  
 13629232 +E-mail/PDF: gecsedirecoverycorp.com Aug 16 2016 01:29:05 Lowe's/GECRB, P.O. Box 530914,  
 Atlanta, GA 30353-0914  
 13710568 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 16 2016 01:29:21  
 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541  
 13875443 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 16 2016 01:35:16  
 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 13629237 +E-mail/Text: bankruptcynotices@psecu.com Aug 16 2016 08:09:13 PSECU, P.O. Box 67013,  
 Harrisburg, PA 17106-7013  
 14089300 E-mail/PDF: cbp@springleaf.com Aug 16 2016 01:29:27 Springleaf Financial Services,  
 PO Box 3251, Evansville, IN 47731  
 13629243 +E-mail/PDF: gecsedirecoverycorp.com Aug 16 2016 01:29:27 Walmart Discover/GECRB,  
 P.O. Box 960024, Orlando, FL 32896-0024

District/off: 0315-7

User: jbre  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Aug 15, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13853122 +E-mail/Text: bnc@bass-associates.com Aug 16 2016 08:08:24 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083  
TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067  
cr\* +eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200,  
TUCSON, AZ 85712-1083  
13629224\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Preferred Account, Payment Processing Center, P.O. Box 6403,  
Carol Stream, IL 60197)  
13716854\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
13629228 ##+Holiday Financial Services, 1800 Daisy Street, P.O. Box 209, Clearfield Mall Unit #350,  
Clearfield, PA 16830-0209  
13640353 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416  
13629239 ##+Shipley Energy, 550 East King Street, P.O. Box 946, York, PA 17405-0946  
TOTALS: 1, \* 4, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 17, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
Kenneth P. Seitz on behalf of Joint Debtor Robin L Miller thedebterasers@aol.com  
Kenneth P. Seitz on behalf of Debtor Kenneth B Miller thedebterasers@aol.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5